MADISON COUNTY - 'NEW BEGINNINGS' PROGRAM START OF A NEW LIFE FOR NORFOLK WOMEN

"You can achieve anything you want as long as you just set your mind to it." -- Kim Masters, single mom and college student

Sometimes she thinks about what could have been.

Not as often as she used to, however. After all, she has four kids any mother would be extremely proud of.

A college student starting over in the middle of life, Kim Masters counts her many blessings -- and multiplies her gratitude by four.

Even her children don't know how this Norfolk mother manages it all -- parent, provider, student and everything mothers do in between. "I don't know how she does it," remarks her teenage daughter.

The oldest of four children, Kim grew up learning about life from hard-working Christian parents.

"My mother was amazing. Everybody thought we were rich but we just had the Lord. One time my dad actually took a chain saw to our house and we built it back," she laughs at the memory. "We lived in a camper the whole summer -- the six of us -- and as kids we thought it was great. We didn't know any different, but looking back I think, 'What did my mom go through'?"

Kim's father died of a heart attack when he was only 48. Living in a camper for the summer probably seemed like a piece of cake to this new widow. But instead of feeling sorry for herself, she picked life up by the boot straps and moved ahead -- something Kim had learned to do.

And do it well.

When Kim's first husband died, she was left with two little boys to care for. Social Security disability helped, but not enough to make ends meet. She worked full-time, stretching the food budget like a new rubber band.

Meantime, Kim remarried and the couple had two girls together. But the strain of her husband's lack of responsibility eventually led to divorce.

And then there was the lack of child support.

In the past 15 years, she has received only two months of child support. Her ex-husband is now behind almost \$60,000 -- something Kim is almost certain she will never see. "I've talked to single mothers and they said they don't know how I did it -- raising four kids with no child support. I wish the laws would hold the people who don't pay more accountable." Kim says. "And look at all the blessings he's missed out on with his girls," she adds.

Sometimes Kim doesn't quite know how she does it herself, and is quick to give God the credit. "The money that I do live on ... I just wouldn't know any different," she says. "My brother found out the amount we live on and said he didn't know how I did it. It's like I don't know any other way because this is all that we've had. You just make it and the Lord provides."

Those provisions come in varying forms.

Like the time a fire in Kim's home 12 years ago almost burnt her house down to the ground. "All of my church family, the community and school pitched in. The house burned in April and by the time school started in August we moved back in."

KIM WAS WAITRESSING at the Granary in Norfolk when her son, Brandon, began having medical problems. "Never in my wildest dreams did I think it would be schizophrenia," she reflects. "He became totally disabled, so I decided I needed to be home with him."

It was during that time her mother suggested she think about going back to school. Being home with Brandon would offer time to study, and as Brandon learned to manage his disability, he began working at the Liberty Center in Norfolk.

"I was really apprehensive about college. I just think about high school and how I just made it. It was like there were four quarters in a school year and I would count them down," she laughs.

But Kim knew she wanted to be a nurse, and with the support of her family, she inquired about courses at Northeast Community College in Norfolk.

That's when she met the director of the New Beginnings program. "The New Beginning program helped me find the right career choice and helped me out wonderfully, as far as a support system. Each week we'd get together and keep things in check and they'd advise me right along. It's a good outlet if you want to go somewhere and make something of yourself and do it on your own," she compliments.

New Beginnings is a support program through NECC for single parents, displaced homemakers and single pregnant women.

With the help of grants and student loans, Kim started classes part-time in the fall of 2003. By the time she entered the clinical part of her studies, she was a full-time student along with the stress of working at a cleaning job, helping Brandon, and getting the other kids to school and sports events and other activities. The long list of responsibilities caused her to have an anxiety attack. "I thought I was having a heart attack," she remembers clearly. "I was taken from the school by ambulance. They checked my heart out and found no results. That's when I started working with voc rehab and they got me in counseling."

Discouraged, Kim's mother -- who she also calls her best friend -- advised her to do 'little bit by little bit and you'll get there '-- so Kim continued her studies part-time. "I think that's what got me going," she says of her mother's advice, along with the hope of a new career. "I can hardly imagine getting that job. All my life I've waitressed, worked nursing home and cleaning. But I can't complain one bit. My kids have worked and helped out wherever they could. I didn't want them to have to do that, but they did."

However, Kim began to question her career choice and switched her major: "When I got to the clinical part I didn't think nursing was my thing. I liked working with the people way too much to diagnose them," she says. "At one time I had been a certificated nursing assistant and helped with their daily tasks, so I went into medical coding."

Medical coding technicians assemble patients' health information and make sure their medical charts are complete, and that all the necessary information is in the computer for medical and insurance purposes. Because of the change in government regulations and the growth of managed care, the amount of increased paperwork has put the medical coding field in high demand.

"Whatever the doctor diagnoses you with -- whether it's surgery or a bug bite -- there's a universal code for everything in the billing. It looks like a huge telephone book with numbers," Kim says of the process.

IN MAY OF 2006, Kim donned cap and gown to receive her college diploma. This single provider and mom-of-four had achieved her goal through dogged tenacity and a firm grip on faith.

Now she's taking her education even a step further, obtaining an associate's degree in medical coding. Besides her courses at the college, she's also studying on-line in health information management and finds those old high school days of counting down the semesters has turned into "enjoying school very much."

Kim has only two semesters of college left. The first semester she will be starting clinicals on-line at the Norfolk Veterans Home and second semester she anticipates starting at the Veteran's Hospital.

With a second graduation on the horizon to receive her degree after almost five years of studies, it's still hard for Kim to grasp the fact that she will soon have a new career in a high-paying field.

"I wish I would have started (college) when I was younger," she looks back, "but you have to start from where you're at today and look at the goals you can reach."

Her advice to others dreaming of career goals?

"You can achieve anything you want as long as you just set your mind to it. Follow through," Kim encourages. "There are many opportunities available."